

**United States Bankruptcy Court**  
Eastern District of Virginia  
701 East Broad Street  
Richmond, VA 23219

**Case Number** 14-31075-KRH  
**Chapter** 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Anne Elisabeth Howerton  
aka Anne E Perkins  
9305 Greenford Dr.  
Henrico, VA 23294

Michael Joe Howerton  
9110 Cloisters West  
Henrico, VA 23229

Last four digits of Social-Security or Individual Taxpayer-Identification (ITIN) No(s)., (if any):

Debtor: xxx-xx-2811

Joint Debtor: xxx-xx-0041

Employer Tax-Identification (EIN) No(s). (if any):

Debtor: NA

Joint Debtor: NA

**DISCHARGE OF JOINT DEBTORS**

It appearing that the debtors are entitled to a discharge,

**IT IS ORDERED:**

Anne Elisabeth Howerton and Michael Joe Howerton are granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

**FOR THE COURT**

Dated: June 16, 2014

William C. Redden, CLERK

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

### **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

#### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

#### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

#### **Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Eastern District of Virginia

In re:  
 Anne Elisabeth Howerton  
 Michael Joe Howerton  
 Debtors

Case No. 14-31075-KRH  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0422-7

User: admin  
 Form ID: B18

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 Total Noticed: 38

Date Rcvd: Jun 17, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 19, 2014.

db +Anne Elisabeth Howerton, 9305 Greenford Dr., Henrico, VA 23294-5406  
 jdb +Michael Joe Howerton, 9110 Cloisters West, Henrico, VA 23229-4530  
 cr +Virginia Credit Union, Inc., P.O. BOX 90010, RICHMOND, VA 23225-9010  
 12242180 +America Law Group, Inc., t/a Debt Law Group, 2800 N Parham Rd, Ste 100,  
 Henrico, VA 23294-4409  
 12242186 +Credit Control Corporation, PO Box 120568, Newport News, VA 23612-0568  
 12242187 +Dept Of Ed/Sallie Mae, 11100 Usa Pkwy, Fishers, IN 46037-9203  
 12242188 +Eastern Account System INC., Attn: Bankruptcy Dept., PO Box 837, Newtown, CT 06470-0837  
 12242190 ++FOCUSED RECOVERY SOLUTIONS, 9701 METROPOLITAN COURT, STE B, RICHMOND VA 23236-3690  
 (address filed with court: Focus Recovery Solutions, Attn: Bankruptcy,  
 9701 Metropolitan Court Ste B, Richmond, VA 23236-0000)  
 12242197 +Monarch Recovery Management, 10965 Decatur Road, Philadelphia, PA 19154-3210  
 12242198 NCC, 245 Main St, Dickson City, PA 18519-1641  
 12242200 +Patterson Veterinary Hospital, 12491 Patterson Ave, Henrico, VA 23238-6409  
 12242201 +Radiology Associates of Rchmnd, 2602 Buford Road, Richmond, VA 23235-3422  
 12242203 +SCI, P.O. Box 85005, Richmond, VA 23285-5005  
 12242204 +Sheridan Childrens HC-VA, PO Box 452409, Fort Lauderdale, FL 33345-2409  
 12242205 +Specialized Loan Servicing, 8742 Lucent Blvd, Suite 300, Littleton, CO 80129-2386  
 12242206 +Tucker, PO Box 13620, Richmond, VA 23225-8620  
 12245330 +US Attorney, 600 E Main St, 18th Flr, Richmond, VA 23219-2430  
 12242209 VCU Health System -- MCV Hosp., Set-off Debt Section, PO Box 980462,  
 Richmond, VA 23298-0462  
 12242208 +Va Credit Union, PO Box 90010, Richmond, VA 23225-9010  
 12242210 Virginia Emergency Associates, 75 Remittance Drive, Ste 1151, Chicago, IL 60675-1151  
 12242211 +Virginia Emergency Physicians, 1602 Skipwith Rd, Henrico, VA 23229-5205  
 12242213 ++WELLS FARGO BANK NA, WELLS FARGO HOME MORTGAGE AMERICAS SERVICING,  
 ATTN BANKRUPTCY DEPT MAC X7801-014, 3476 STATEVIEW BLVD, FORT MILL SC 29715-7203  
 (address filed with court: Wells Fargo Hm Mortgage, 8480 Stagecoach Cir,  
 Frederick, MD 21701-0000)  
 12242214 +Wells Fargo Home Projects, Wells Fargo Finanancial, 1 Home Campus 3rd Floor,  
 Des Moines, IA 50328-0001

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QLLTAVENNER.COM Jun 17 2014 23:23:00 Lynn L. Tavenner,  
 20 North Eighth Street, Second Floor, Richmond, VA 23219-3302  
 cr +EDI: VACU.COM Jun 17 2014 23:23:00 Virginia Credit Union, Inc., P.O. BOX 90010,  
 RICHMOND, VA 23225-9010  
 12242181 EDI: CAPITALONE.COM Jun 17 2014 23:23:00 Best Buy / Capital One, attn: Bankruptcy,  
 PO Box 30285, Salt Lake City, UT 84130-0285  
 12242182 +EDI: CAPIO.COM Jun 17 2014 23:23:00 Capi Partners Llc, 2222 Texoma Pkwy Ste 150,  
 Sherman, TX 75090-2481  
 12242185 +EDI: WFNNB.COM Jun 17 2014 23:23:00 Comenity Bank, The Sports Authority (TSA),  
 PO Box 182686, Columbus, OH 43218-2686  
 12242184 +EDI: WFNNB.COM Jun 17 2014 23:23:00 Comenity Bank, Catherines, 4590 E Broad St.,  
 Columbus, OH 43213-1301  
 12242189 +EDI: BANKAMER.COM Jun 17 2014 23:23:00 FIA Card Services, PO Box 15019,  
 Wilmington, DE 19886-5019  
 12242192 +EDI: RMSC.COM Jun 17 2014 23:23:00 Geocrb / Lowes, Attn: Bankruptcy Dept, PO Box 103104,  
 Roswell, GA 30076-9104  
 12242193 +EDI: RMSC.COM Jun 17 2014 23:23:00 Geocrb/ La-Z-Boy, PO Box 965036, Orlando, FL 32896-5036  
 12242194 EDI: HCA2.COM Jun 17 2014 23:23:00 Henrico Doctor's Hospital, PO Box 13620,  
 Richmond, VA 23225-8620  
 12242195 +EDI: HFC.COM Jun 17 2014 23:23:00 Hsbc Bank, PO Box 30253, Salt Lake City, UT 84130-0253  
 12242196 +EDI: MID8.COM Jun 17 2014 23:23:00 Midland Funding, 8875 Aero Dr Ste 200,  
 San Diego, CA 92123-2255  
 12242199 +E-mail/Text: bankruptcydepartment@ncogroup.com Jun 18 2014 02:35:34 Nco Fin/38,  
 2360 Campbell Crk Ste 50, Richardson, TX 75082-4452  
 12242202 +EDI: NAVIENTFKASMSERV.COM Jun 17 2014 23:23:00 Sallie Mae, Attn: Claims Department,  
 PO Box 9500, Wilkes-Barre, PA 18773-9500  
 12242207 +EDI: URSI.COM Jun 17 2014 23:23:00 United Recovery Systems, 5800 North Course Dr.,  
 Houston, TX 77072-1613  
 12242208 +EDI: VACU.COM Jun 17 2014 23:23:00 Va Credit Union, PO Box 90010, Richmond, VA 23225-9010  
 12242212 +EDI: WFFC.COM Jun 17 2014 23:23:00 Wells Fargo Card Ser, 1 Home Campus, 3rd Floor,  
 Des Moines, IA 50328-0001

TOTAL: 17

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

District/off: 0422-7

User: admin  
Form ID: B18

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Total Noticed: 38

Date Rcvd: Jun 17, 2014

12242183\* +Capio Partners LLC, 2222 Texoma Pkwy, Ste 150, Sherman, TX 75090-2481  
12242191\* ++FOCUSED RECOVERY SOLUTIONS, 9701 METROPOLITAN COURT, STE B, RICHMOND VA 23236-3690  
(address filed with court: Focused Recovery Solutions, 9701 Metropolitan Court, Ste B,  
Richmond, VA 23236-3690)

TOTALS: 0, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 19, 2014

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 16, 2014 at the address(es) listed below:

Jessica L. Fellows on behalf of Joint Debtor Michael Joe Howerton fellows.jl@gmail.com,  
thedebtlawgroupmail@gmail.com;sherricwilmoth@gmail.com;2debtlawgroup@gmail.com;DLGHearings@gmail.com

Jessica L. Fellows on behalf of Debtor Anne Elisabeth Howerton fellows.jl@gmail.com,  
thedebtlawgroupmail@gmail.com;sherricwilmoth@gmail.com;2debtlawgroup@gmail.com;DLGHearings@gmail.com

Lynn L. Tavenner ltavenner@tb-lawfirm.com, ltavenner@ecf.epiqsystems.com;jwolf@tb-lawfirm.com  
TOTAL: 3